



PART C: Legal Representative Details

Name

Address

Phone

Email

Trust Account name

Trust Account BSB -

Account number

Reference

PART D: Authority to Release Assets

Newcastle Greater Mutual Group Ltd ACN 087 651 992 (both Greater Bank and Newcastle Permanent) (**NGM Group**) have the authority to combine accounts to clear any debts held solely by the deceased relating to Credit Cards, Personal Loans, Home Loans etc.

- I/We request all funds to be transferred to our legal Representative's Trust Account listed above. Yes No
- I/We request all funds to be transferred to 'Estate of the Late' account. Yes No

EOL Account Name

EOL Account BSB -

Account number

- I/We authorise payment of expenses relating to Estate expenses. Yes No
- I/We authorise NGM Group to act in accordance with the Legal Representative's instructions Yes No

PART E: Estate of the Late

Please complete if you wish to open a Greater Bank Access account for the Estate of the Late.

Please note that an account can only be opened once the required identification documents are provided.

Designed for everyday spending this account has no monthly account keeping fees. Please read the Access account Terms and Conditions before completing this application. These are available at greater.com.au/termsandconditions. You can also request a copy by calling us on 13 13 86 or visiting a branch.

I/We request an Access account to be opened for the Estate of the Late and confirm I/We have read and accept the Access account Terms and Conditions

Estate & Account Details

By opening an account, I/We agree:

- All Executors and Administrators must complete a Personal Information Record and be identified by Greater Bank.
- All Executors or Administrators will be listed as signatories and be required to jointly sign on the account. To provide different instructions for the method of operation, please contact us.
- The contact details for the account will be the same as listed in the 'Deceased Estate Representative Details' in Part B.
- To provide an ABN and/or Tax File Number for the account, please contact us.

Consent to Electronic Communications

I/We agree to receive account statements, information and updates electronically, in line with the consent to electronic communications information at greater.com.au/help/legal/disclosure-documents/communications. To choose to receive essential communications by paper/mail, please contact us.



Member Communications

Annual Reports

You may elect to receive Newcastle Greater Mutual Group Ltd (NGM Group) Annual Reports and/or notice of meetings within 21 days of this notice. If you do not make an election within 21 days we are not required to provide you with Annual Reports or notice of meetings, but you may change your mind at any time.

I/We elect to receive NGM Group Annual Reports: Yes No

I/We elect to receive notice of NGM Group meetings: Yes No

Annual Reports set out the following information:

- The financial position and performance of NGM Group; and
- The efficiency with which NGM Group is managed; and
- The financial risks to which NGM Group is exposed.

Notice of Meetings informs members about matters in relation to which they may wish to attend a meeting. A member of NGM Group who is entitled to attend, and cast a vote at, a meeting may appoint a proxy to attend and vote on your behalf at the meeting.

Attendance at the Annual General Meeting, and other meetings of members, of NGM Group enables the members to:

- Participate in the governance of NGM Group; and
- Ask questions about, and comment on, the management of NGM Group, its financial standing and performance; and
- Ask the auditor of NGM Group questions about the conduct of the audit of the body corporate and the preparation and content of the auditor's report; and
- Vote on any proposal to amend the constitution of NGM Group or on any other matter in relation to the management of NGM Group.

Changing your mind

You may change your mind at any time to receive or not receive notice of meetings and Annual Reports by contacting us on 13 13 86. If you have elected to receive Notice of meetings and Annual Reports, they will be sent by electronic means. You can choose to receive your communications by paper instead at any time by contacting us.

PART F: Privacy Statement

I have received and understood the Privacy Consent and Notification available at greater.com.au/privacy-consent or upon request, and I consent to the use and disclosure of my personal information as stated in the Privacy Consent and Notification and the NGM Group Privacy and Credit Reporting Policy.

Please note we may not be able to process your application for products and services or provide you with an appropriate level of service if you do not consent to the use and disclosure of your personal information as set out in our Privacy and Credit Reporting Policy. To opt out of direct marketing, call 13 13 86 or visit a branch.

PART G: Indemnity

- I/We indemnify NGM Group against any actions or claims which may be made by any person for this money.
- Without production of a Grant of Probate of the Will/Letters of Administration of the estate, I/we
 - indemnify and will continue to indemnify NGM Group against all actions, claims, demands or suits that may be brought or made against it and also against all charges, costs, expenses or losses that it may incur or for which it may be liable in respect of the amount/s standing to the credit of the Deceased account/s;
 - will pay and discharge any debts in the estate of the deceased and then in accordance with the Will or Grant of Probate/Letter of Administration; and
 - will protect NGM Group from any claim or proceedings against NGM Group in relation to the credit balance.
- I/We indemnify NGM Group against any actions or claims which may be made by any person for this money.



PART H: Deceased Estate Representative Authority

| Full name | Signature |
|-----------|-----------|
| 1. | |
| 2. | |
| 3. | |
| 4. | |

If you require any help in relation to the estate, please contact our Estates Management Team:

Phone: 02 4927 4422
Monday to Friday 9:00am to 5:00pm (AEST/AEDT)

Email: deceased.estates@ngmgroup.com.au

Post: Estate Management Team, PO Box 5001, HRMC, NSW 2310

In person: at a branch